

Benefit cap

This factsheet looks at what the benefit cap is and whether it will affect you.

The 'benefit cap' is the maximum amount of money you can receive in welfare benefits if you are of working age. Some people are exempt from the cap (see below).

How much is the cap?

For a single adult without children, the cap is:

In London	Outside London
£296.35 pw	£257.69 pw
£1284.17 pcm	£1116.67 pcm

For couples with or without children, and for lone parents, the cap is:

In London	Outside London
£442.31 pw	£384.62 pw
£1916.67 pcm	£1666.67 pcm

Does the cap apply to you?

The cap applies to the *combined* household income from benefits received by:

- you
- your spouse or partner if you live with them
- your dependent child(ren), if they live with you.

Your housing benefit will be reduced or your universal credit will be capped so you don't get more than the cap sets out.

Which benefits are taken into account?

The following benefits are taken into account when calculating the maximum total amount of benefit you can receive:

- bereavement allowance
- child benefit
- child tax credit
- employment and support allowance (ESA) - unless in the support group
- housing benefit
- incapacity benefit
- income support
- jobseeker's allowance
- maternity allowance
- severe disablement allowance
- universal credit
- widowed mother's/parent's allowance
- widow's pension.

Which benefits aren't counted?

Income from the following is not counted:

- discretionary housing payments (DHP)
- council tax support payments
- winter fuel payments
- budgeting loans/advances
- housing benefit for 'supported exempt accommodation' (eg some hostels and refuges). Get advice on what this means.

Are you exempt from the cap?

The benefit cap will not apply to you if you or your partner:

- do not get housing benefit or universal credit
- have reached the age to qualify for state pension credit. Use the Gov.uk online [state pension calculator](#) to check this. (If you are getting universal credit, you and your partner must **both** be of pension credit age to be exempt)
- have been made redundant after working for at least 50 of the last 52 weeks (you will be exempt for 39 weeks)
- are working enough hours to qualify for [working tax credit](#).

You are also exempt from the benefit cap if you or anyone in your household:

- receive certain disability benefits or war pension payments, including attendance allowance, disability living allowance, personal independence payment, or ESA (support group)
- are getting carer's allowance or the carer element of universal credit, or guardian's allowance.

Discretionary housing payment

You may qualify for a DHP if the benefit cap means you can't pay your rent. Apply to [your local council](#). Single parents with a child under two should get a DHP.

Further advice

You can get further advice from Shelter's free* housing advice helpline (0808 800 4444), a local Shelter advice service or local Citizens Advice office, or by visiting england.shelter.org.uk/housing_advice

*Calls are free from UK landlines and main mobile networks.



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Note

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